

Prepared by and Return to:	Grantors Address:	Grantees Address:
Austin Law Firm, P.A. 6928 Cobblestone Drive, Suite 100 Southaven, MS 38672 662-890-7575 MS Bar No. 99235	6928 Cobblestone Dr., Ste. 100 Southaven, MS 38672 Work: 662-890-7575 Home: N/A	P.O. Box 4360 Tupelo, MS 38803-4360 Work: (662) 620-3600 Home: N/A
File No.:110147		

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 23, 2009, Allen L. Gentry, executed a deed of trust to J. Patrick Caldwell, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 3024 at Page 562, in the office the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted Mary Austin Monteith, as Trustee therein, as authorized by the terms thereof, by instrument dated October 24th, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3357 at Page 346; and

WHEREAS, default having been made in the terms and conditions of said deed of trust

and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in the DeSoto Times-Tribune, a newspaper published in the County of DeSoto, State of Mississippi, on the following dates, to-wit: November 8th, November 15th, November 22nd and November 29th, 2011 which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on November 3rd, 2011 a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and

WHEREAS, on the 30th day of November, 2011, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 82, Section C, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for

BancorpSouth Bank bidding the sum of \$95,790.00 for all of the above-described property and said property was struck off to **BancorpSouth Bank**, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of \$95,790.00, cash in hand paid, the receipt of which is hereby acknowledged, Mary Austin Monteith, Substitute Trustee, does hereby sell and convey to **BancorpSouth Bank**, all of the above-described property, conveying only such title as is vested in her as Substitute Trustee.

WITNESS MY SIGNATURE on this the 30th day of November, 2011.


 Mary Austin Monteith
 SUBSTITUTE TRUSTEE

**STATE OF MISSISSIPPI
 COUNTY OF DESOTO**

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Mary Austin Monteith, Substitute Trustee in the above and foregoing instrument of writing, who acknowledged to me that she, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 30th day of November, 2011.

My Commission Expires




 NOTARY PUBLIC

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 23, 2009, Allen L. Gentry, executed a deed of trust to J. Patrick Caldwell, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 3024 at Page 562, in the office the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted Mary Austin Monteith, as Trustee therein, as authorized by the terms thereof, by instrument dated October 24th, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3357 at Page 346; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, Mary Austin Monteith, Substituted Trustee in said deed of trust, will on the 30th day of November, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East Front door of the County Courthouse in Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 82, Section C, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Volume No. 116 on the 8 day of Nov., 2011

Volume No. 116 on the 15 day of Nov., 2011

Volume No. 116 on the 22 day of Nov., 2011

Volume No. 116 on the 29 day of Nov., 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Diane Smith

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 31st day of October, 2011.

/s/ Mary Austin Monteith
SUBSTITUTED TRUSTEE
Mary Austin Monteith
Austin Law Firm, P.A.
6928 Cobblestone Drive, Suite 100
Southaven, MS 38672
Phone: 662-890-7575
Fax: 662-890-7576
E-mail:

mary@austinlawfirm.ms
PUBLISH: November 8th, 15th, 22nd, and 29th, 2011

Sworn to and subscribed before me, this 29 day of Nov., 2011

By Judy H. Douglas

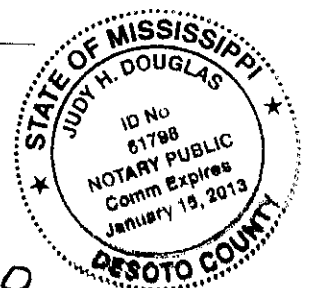
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

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B. 3 subsequent insertions of 1152 words @ .10 \$ 115.20

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2445 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229